

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2022		
	Mar-22	Mar-21
	Current Period	Prior period
	N'000'000	N'000'000
Gross Earnings	191,523	157,309
Interest Income	126,384	101,176
Interest Expense	(25,845)	(18,008)
Net Interest Income	100,539	83,168
Investment and Other Operating Income	57,230	51,201
Operating Expenses	(83,019)	(69,492)
Loan Loss Expenses	(6,759)	(3,855)
Profit/Loss Before Tax	67,991	61,022
Taxation	(9,793)	(7,962)
Profit/Loss After Tax	58,198	53,060
Other Comprehensive Income/(loss)	(7,463)	6,065
Total Comprehensive Income	50,735	59,125
Profit/Loss After Tax Attr. To Noncontrolling Int	74	37
Profit/Loss After Tax Owners of the Company	58124	53,023
Total Comp. Inc.Attr. to Non-Controlling Interest	33	58
Attributable to Owners of the Company	50702	59,067
Basic Earnings per Share (kobo)	185	169
Fully Diluted Earnings per Share (Kobo)	185	169
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022		
	Mar-22	Dec-21
	Current year	Prior year
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	1,919,775	1,488,363
Treasury Bills	1,895,054	1,764,945
Assets pledged as collateral	339,753	392,594
Due from Other banks	819,190	691,244
Derivative Assets	19,270	56,187
Loans and Advances	3,552,623	3,355,728
Investment Securities	1,298,901	1,303,726
Investment in Associates	-	-
Deferred Tax Assets	-	1,837
Other Assets	254,255	168,210
Property and Equipment	201,144	200,008
Intangible Assets	24,304	25,001
	10,324,269	9,447,843
Liabilities		
Customers' Deposits	7,253,795	6,472,054
Derivative Liabilites	12,354	14,674
Current Income Tax Payable	26,779	16,909
Deferred Income Tax Liabilities	6,893	11,603
Other Liabilities	636,462	487,432
On-lending Facilities	360,507	369,241
Borrowings	651,309	750,469
Debt Securities issued	45,773	45,799
	8,993,872	8,168,181
Net Assets	1,330,397	1,279,662
Non Controlling Interest	1,177	1,144
Attributable to Owners of the Company	1,329,220	1,278,518